



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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LAKEVIEW LOAN SERVICING LLC

Order Filed on March 31, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Edna G. Pauta,  
Jorge L. Pauta

Debtors.

Case No.: 19-19962 SLM

Adv. No.:

Hearing Date: 3/23/2022 @ 10:00 a.m.

Judge: Stacey L. Meisel

## ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

DATED: March 31, 2022

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Edna G. Pauta, Jorge L. Pauta

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 149 Astor Street, Newark, NJ, 07114, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2022 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2021 through March 2022 with \$1,120.58 in suspense for a total post-petition default of \$10,801.63 (2 @ \$2,391.96, 3 @ \$2,379.43 less \$1,120.58 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,801.63 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtors will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor M&T Bank, P.O. Box 840, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up the sum of \$350.00 for attorneys' fees in an amount to be included in a post petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.